

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Phillips *et al.* Attorney Docket No. XTEN-1-1015  
Serial No. 10/666,866 Group Art Unit: 3622  
Filing Date: September 19, 2003 Examiner: James W. Myhre  
Title: IMMEDIATE DISCOUNTS IN CONSUMER TRANSACTIONS  
Confirmation No. 8477

**RESPONSE TO FINAL OFFICE ACTION**

**AMENDMENT AND RESPONSE**

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 7 of this paper.


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CUSTOMER NUMBER

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